

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Edward T. McGrath
Sandra McGrath
Debtor(s)

Bankruptcy Case No.: 17-21086-CMB
Related to Doc. No. 154
Chapter: 13
Docket No.: 155 – 154
Concil. Conf.: February 18, 2021 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **January 4, 2021**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 25, 2021**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **February 18, 2021** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 17, 2020

Carlota M. Bohm
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
Edward T. McGrath
Sandra McGrath
Debtor(s)

Case No. 17-21086-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 17, 2020

User: dric
Form ID: 410

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Edward T. McGrath, Sandra McGrath, 75 Linshaw Ave., Pittsburgh, PA 15205-2048
cr	+ Borough of Ingram, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Montour School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14646892	+ Borough of Ingram, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14646917	+ Borough of Ingram/Montour School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14649342	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14646918	+ County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14385916	+ Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
14385917	+ Edward T. Harvey, Esquire, Hergenroeder Rega Ewing & Kennedy, LLC, 650 Smithfield St. , Suite 1700, Pittsburgh, PA 15222-3913
14385918	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court., Fifth Third Bank, 5050 Kingsley, 1M0C2J, Cincinnati, OH 45263
14385919	+ Harry A. Readshaw, Esquire, Eckert Seamans Cherin & Mellott, LLC, 60 Grant Street, 44th Floor, Pittsburgh, PA 15223-1820
14385922	+ Janet Chada, 40 West Prospect Ave., Pittsburgh, PA 15205-2241
14385923	+ John K. Weinstein, County Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2429
14385924	+ Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
14385925	+ Jordan Tax Services, PO Box 200, Bethel Park, PA 15102-0200
14647952	+ Montour School District, C/O Weiss Burkhardt Kramer, LLC., 445 Fort Pitt Blvd., Ste. 503, Pittsburgh, PA 15219-1308
14385927	Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14520192	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14391139	+ SouthWest Communities FCU, ATTN: Edward T. Harvey, Esquire, 650 Smithfield Street, Suite 1700, Pittsburgh, PA 15222-3913
14385928	+ Southwest Community, 213 Pine Street, Carnegie, PA 15106-2438
14385929	+ Weiss Burkhardt Kramer LLC, 445 Fort Pitt Blvd., Suite 503, Pittsburgh, PA 15219-1308

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 18 2020 02:55:16	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: bheil@swcfcu.org	Nov 18 2020 02:41:00	SouthWest Communities Federal Credit Union, former, 213 Pine Street, Carnegie, PA 15106-2438
14922356	+ Email/Text: bankruptcy@acacceptance.com	Nov 18 2020 02:40:00	American Credit Acceptance dba Auto Finance, 961 E. Main St., Spartanburg SC 29302-2185
14385926	+ Email/Text: csc.bankruptcy@amwater.com	Nov 18 2020 02:41:00	American Water, PO Box 578, Alton, IL 62002-0578
14385915	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com		

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		Nov 18 2020 02:55:18	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
14729471	+ Email/PDF: acg.acg.ebn@americaninfosource.com		
		Nov 18 2020 02:55:16	Capital One Auto Finance, c/o AIS Portfolio Serv, P.O. Box 4360, Houston, TX 77210-4360
14416886	+ Email/PDF: acg.acg.ebn@americaninfosource.com		
		Nov 18 2020 02:53:35	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14679668	+ Email/Text: kburkley@bernsteinlaw.com		
		Nov 18 2020 02:41:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14385921	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Nov 18 2020 02:39:00	IRS, Department of Treasury, Cincinnati, OH 45999
14661305	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 18 2020 02:56:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14388409	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 18 2020 02:56:58	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14520300	+ Email/Text: bheil@swcfcu.org		
		Nov 18 2020 02:41:00	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14661999	+ Email/Text: rmcbknotices@wm.com		
		Nov 18 2020 02:41:00	Waste Management of Pennsylvania, Inc, 2625 W Grandview Rd Suite 150, Phoenix, AZ 85023-3109

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Fifth Third Bank
cr		Fifth Third Bank, an Ohio Banking Corporation
cr		Montour School District c/o Weiss Burkardt Kramer., 445 Fort Pitt Blvd., Suite 503, Pittsburgh
14385920		Industrial Towel & Uniform, Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14520301	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14520303	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14520304	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438

TOTAL: 5 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed

District/off: 0315-2
Date Rcvd: Nov 17, 2020

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below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Plaintiff Sandra McGrath dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
David Z. Valencik	on behalf of Plaintiff Edward McGrath dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
David Z. Valencik	on behalf of Debtor Edward T. McGrath dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
David Z. Valencik	on behalf of Joint Debtor Sandra McGrath dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Joint Debtor Sandra McGrath dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Edward T. McGrath dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Edward T. Harvey	on behalf of Creditor SouthWest Communities Federal Credit Union formerly known as UES Community Federal Credit Union eharvey@hrsllaw.com, dscott@hrsllaw.com
James Warmbrodt	on behalf of Defendant Fifth Third Bank N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Ingram jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Montour School District jhunt@grblaw.com cnoroski@grblaw.com
Laura McCurdy	on behalf of Creditor Montour School District c/o Weiss Burkardt Kramer LLC. csilliman@wbklegal.com, jburkardt@wbklegal.com
Laurence A. Mester	on behalf of Defendant Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Mark B. Peduto	on behalf of Joint Debtor Sandra McGrath mpeduto@c-vlaw.com jadam@c-vlaw.com:ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Mark B. Peduto	on behalf of Debtor Edward T. McGrath mpeduto@c-vlaw.com jadam@c-vlaw.com:ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Mary F. Kennedy	on behalf of Defendant Fifth Third Bank N.A. mary@javidianlaw.com, angie.harrigan@javidianlaw.com
Mary F. Kennedy	on behalf of Creditor Fifth Third Bank an Ohio Banking Corporation mary@javidianlaw.com, angie.harrigan@javidianlaw.com
Michael Kaminski	on behalf of Plaintiff Edward McGrath mkaminski@c-vlaw.com jadam@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com
Michael Kaminski	on behalf of Plaintiff Sandra McGrath mkaminski@c-vlaw.com jadam@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com
Office of the United States Trustee	

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ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan G Lemke

on behalf of Creditor SouthWest Communities Federal Credit Union formerly known as UES Community Federal Credit Union
rlemke@hrslaw.com, dscott@hrslaw.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 25